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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/645,020	08/23/2000	Robert Wallach	17246-004	2332

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EXAMINER	
FRENEL, VANEL	

ART UNIT	PAPER NUMBER
3627	

DATE MAILED: 11/16/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/645,020	WALLACH ET AL.	
	Examiner	Art Unit	
	Vanel Frenel	3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *06 September 2006*.

2a)☐ This action is **FINAL**. 2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *18,19,24-29,60-69 and 71-97* is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *18,19,24-29,60-69 and 71-97* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a)☐ All b)☐ Some * c)☐ None of:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date. _____ .
5) ☐ Notice of Informal Patent Application
6) ☐ Other: _____.

DETAILED ACTION

Notice to Applicant

1. This communication is in response to the request for reconsideration filed on 9/5/06. Claims 18-19, 24-29, 60-69 and 71-97 are pending.

2. Applicant's arguments filed on 9/6/06 regarding the non-final rejection mailed on 3/3/06 have been persuasive, therefore a new Office Action is hereby presented.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 18-19, 27-29, 60-69, 75, 80-81, 86-90, 92, 93-95 and 97 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 18-19, 27-29, 60-66, 67-69, 75, 80-81, 86-90, 92, 93-95 and 97 recite the limitation "without consideration of individual characteristics of the buyer or lessee" in these claims. It is unclear to the Examiner how the phrase "without consideration of individual characteristics of the buyer or lessee" is intended to modify these claims.

Claims 60-65, 69 recite the limitations of "the expected demographics", "the anticipated demographics" of the buyer or lessee of the item and a geographic region of the buyer or lessee, without consideration of individual characteristics of the buyer or

lessee". It is unclear to the Examiner as to what kind of "the expected demographics", "the anticipated demographics" of the buyer or lessee of the item and a geographic region of the buyer or lessee, without consideration of individual characteristics of the buyer or lessee" Applicant is referring to. There are lacks of antecedent basis in these claims.

Claims 71, 74, 75, 80, 81 recite the limitations of "the minimum insurance required" and "the expected demographics" of the buyer or lessee for the geographic region". It is unclear to the Examiner as to what kind of "the minimum insurance required" and "the expected demographics" of the buyer or lessee for the geographic region" Applicant is referring to. There are lacks of antecedent basis in these claims. Appropriate correction is needed.

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

6. Claims 18-19, 24-29, 60-69 and 71-97 are rejected under 35 U.S.C. 103(a) as being unpatentable over Osborn et al (6,182,048) in view of Thomson et al (2003/0061104).

(A) As per claim 18, Osborn discloses a method for using a computer system to provide an insurance policy relating to a sale or lease of an item (See Osborn, Col.2,

lines 60-67 to Col.3, line 14); determining on said computer system a premium for the insurance policy (See Osborn, Col.3, lines 15-25); the premium based on a class of the item and a geographic region of the buyer or lessee without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose receiving an indication of an item sold to a buyer or lessed to a lessee for which insurance is provided by a third party; charging a premium for the insurance policy to the third party.

However, these features are known in the art, as evidenced by Thompson. In particular, Thompson suggests that the method having receiving an indication of an item sold to a buyer or lessed to a lessee for which insurance is provided by a third party (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117); charging a premium for the insurance policy to the third party (See Thompson, Page 6, Paragraphs 0086-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(B) As per claim 19, Osborn discloses a method for using a computer system to determine an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Osborn, Col.2, lines 60-67 to Col.3, line 14),

comprising: calculating on said computer system a premium to be charged for each insurance policy issued to buyers or lessees in the geographic area (See Osborn, Col.1, lines 53-65); an indication of a geographic region in which a buyer or lessee must reside to receive the insurance, the premium being based on the class of items and the geographic region, without consideration of further characteristics of the buyer (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items; receiving, from a manufacturer.

However, these features are known in the art, as evidenced by Thompson. In particular, Thompson suggests that the method having receiving, from a manufacturer (See Thompson, Page 2, Paragraph 0015).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(C) As per claim 24, Osborn discloses an apparatus for providing an incentive relating to a sale or lease of an item, comprising: means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee residing in a geographic region (See Osborn, Col.1, lines 53-65); means for completing a sale or

lease of one of the class of items to a particular buyer or lessee residing in the geographic region (See Osborn, Col.1, lines 53-65); means for confirming that the buyer or lessee resides in the geographic region (See Osborn Col.1, lines 53-65).

Joao does not explicitly disclose means for providing, as an incentive included with the sale or lease of the item, a paid insurance policy covering a loss relating to the item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests that the method having means for providing, as an incentive included with the sale or lease of the item, a paid insurance policy covering a loss relating to the item (See Thompson, Page 2, Paragraph 0015).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(D) As per claim 25, Osborn discloses an apparatus for providing an incentive relating to a sale or lease of an item, comprising: a processor (See Osborn, Col.4, lines 28-34); and a memory in electrical communication with the processor (See Osborn, Col.2, lines 60-67), the memory for storing a plurality of processing instructions for enabling the processor to: receive an indication of a class of items for which insurance is to be provided to a buyer or lessee residing in a geographic region (See Osborn

Col.1, lines 53-65); complete a sale or lease of one of the class of items to a particular buyer residing in the geographic region (See Osborn, Col.1, lines 53-65); confirm that the buyer or lessee resides in the geographic region (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose provide, as an incentive included in the sale or lease price of the item, fully-paid insurance policy covering a loss relating to the item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests that the method having provide, as an incentive included in the sale or lease price of the item, fully-paid insurance policy covering a loss relating to the item (See Thompson, Page 6, Paragraphs 0090-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(E) As per claim 26, Osborn discloses a computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for providing an incentive relating to a sale or lease of an item, the method comprising: receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee residing in a geographic region (See Osborn, Col.1, lines 53-65); completing a sale or lease of one of the class of items to a particular buyer or lessee

residing in the geographic region (See Osborn, Col.1, lines 53-65); confirming that the buyer or lessee resides in the geographic region (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose providing, with the sale or lease of the item, fully-paid insurance policy covering a loss relating to the item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests that the method having providing, with the sale or lease of the item, fully-paid insurance policy covering a loss relating to the item (See Thompson, Page 6, Paragraphs 0090-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(F) As per claim 27, Osborn discloses an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (Col.) comprising: means for calculating a premium to be charged for each insurance policy issued to buyers or lessees in the geographic area (See Osborn Col.1, lines 53-65); means for receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items (See Osborn, Col.3, lines 1-26); means for receiving, from a manufacturer, an indication of a geographic region in which a buyer or lessee must reside to receive the insurance (See

Osborn, Col.1, lines 53-65); the premium being based on the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests that the method having an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(G) As per claim 28, Osborn discloses comprising: a processor (See Osborn, Col.4, lines 28-34); and a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions for enabling the processor to: and calculate a premium to be charged for each insurance policy issued to buyers or lessees in the geographic area (See Osborn Col.1, lines 53-65); receive, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items (See Osborn, Col.1, lines 53-65); receive,

from a manufacturer, an indication of a geographic region in which a buyer or lessee must reside to receive the insurance (See Osborn, Col.1, lines 53-65); the premium being based on the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 6, Paragraphs 0086-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(H) As per claim 29, Osborn discloses calculating a premium to be charged for each insurance policy issued to buyers or lessees in the geographic area (See Osborn, Col.1, lines 53-65); receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items (See Osborn, Col.1, lines 53-65); receiving, from a manufacturer, an indication of a geographic region in which a buyer or lessee must reside to receive the insurance (See

Osborn, Col.1, lines 53-65); the premium being based on the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests a computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer of an item (See Thompson, Page 6, Paragraphs 0086-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(l) As per claim 60, Osborn discloses a method operable on a computer for providing an insurance policy relating to sale or a lease of an item (See Osborn, Col.2, lines 60-67 to Col.3, line 14), charging a premium for the insurance policy to the third party, the premium based on characteristics of the class of the item, the expected

demographics of the buyer or lessee of the item and a geographic region of the buyer or lessee, without consideration of individual qualifications of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose receiving on the computer an indication of an item leased to a buyer or lessee for which insurance is provided by a third party.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests that the method having receiving on the computer an indication of an item leased to a buyer or lessee for which insurance is provided by a third party (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(J) As per claim 61, Osborn discloses comprising: calculating on the computer a premium to be charged for each insurance policy issue to the buyer or lessee in the geographic region (See Osborn Col.1, lines 53-65); receiving, from a manufacturer, an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items; receiving, from a manufacturer, an indication of a geographic region in which the buyer or lessee must reside to receive the insurance (See Osborn, Col.1, lines 53-65); the premium being based on characteristics of the

class of items, the expected demographics of the lessees of the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests a method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(K) As per claim 62, Osborn discloses comprising: calculating on the computer a premium to be charged for an insurance policy issued to the buyer or lessee (See Osborn Col.2, lines 60-67 to Col.3, line 14); receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items (See Osborn, Col.2, lines 60-67 to Col.3, line 25); receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance, the

premium being based on the characteristics of the class of items the anticipated demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests a method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(L) As per claim 63, Osborn discloses comprising: means for calculating a premium to be charged for each insurance policy issued to the buyer or lessee (See Osborn Col.1, lines 53-65); means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items means for receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance (See Osborn, Col.1, lines 53-65); the premium being based on

the characteristics of the class of items, the anticipated demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(M) As per claim 64, Joao discloses an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (Col.), comprising: a processor (See Osborn Col.4, lines 28-34) and a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor (See Osborn, Fig.2; Col.2, lines 60-67) to: calculate a premium to be charged for each insurance policy issued to the buyer or lessee (See Osborn Col.1, lines 53-65); receive an indication of a class of items for which insurance

is to be provided to a buyer or lessee of one of the class of items (See Osborn, Col.1, lines 53-65); receive an indication of a geographic region in which the buyer or lessee must reside to receive the insurance (See Osborn, Col.1, lines 53-65); the premium being based on the characteristics of the class of items, the anticipated demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(N) As per claim 65, Osborn discloses a computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (Col.), calculating a premium to be charged for each

insurance policy issued to the buyer or lessee (See Osborn Col.1, lines 53-65); receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items (See Osborn, Col.1, lines 53-65); receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance (See Osborn, Col.1, lines 53-65); the premium being based on characteristics of the class of items, the expected demographics of the buyer and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests a computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(O) As per claim 66, Osborn discloses a method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (Col.), comprising: calculating on a computer, a premium to be charged for each insurance policy issued to the buyer or lessee in the geographic region (See Osborn, Col.1, lines 53-65); receiving an indication of a class of items for which insurance is to be provided to a lessor of one of the class of items (See Osborn, Col.4, lines 45-67); receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance (See Osborn, Col.1, lines 53-65); the premium being based on characteristics of the class of items, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests a method operable on a computer for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces

between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(P) As per claim 67, Osborn discloses comprising: means for calculating a premium to be charged for each insurance policy issued to the buyer or lessee in the geographic region (See Osborn Col.1, lines 53-65); means for receiving an indication of a class of items for which insurance is to be provided to a buyer or lessee of one of the class of items (See Osborn, Col.2, lines 60-67 to Col.3, line 14); means for receiving an indication of a geographic region in which the buyer or lessee must reside to receive the insurance (See Osborn Col.1, lines 53-65); and the premium being based on characterisrics of the class of items, expected demographics of the buyer or lessee and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces

between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(Q) As per claim 68, Osborn discloses comprising: a processor (See Osborn Col.4, lines 28-34); and a memory in communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to (See Osborn Col.2, lines 60-67 to Col.3, line 26): calculate a premium to be charged for each insurance policy issued to the buyer or lessee in the geographic region (See Osborn, Col.1, lines 53-65); receive an indication of a class of items for which insurance: is to be provided to a buyer or lessee of one of the class of items (See Osborn, Col.1, lines 53-65); receive an indication of a geographic region in which the buyer or lessee must reside to receive the insurance (See Osborn, Col.1, lines 53-65); the premium being based on characteristics of the class of items and the geographic region, without consideration of individual characteristics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests an apparatus for determining an insurance premium to be charged to a party providing insurance to a buyer or lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(R) As per claim 69, Osborn discloses the method comprising: calculating a premium to be charged for each insurance policy issued to the lessor in the geographic region (See Osborn Col.1, lines 53-65); receiving an indication of a class of items for which insurance is to be provided to a lessee of one of the class of items(See Osborn, Col.2, lines 60-67 to Col.3, line 26); receiving an indication of a geographic region in which the lessee must reside to receive the insurance (See Osborn, Col.1, lines 53-65); the premium being based on characteristics of the class of items, the expected demographics of the lessee and the geographic region, without consideration of individual characteristics of the lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an insurance premium to be charged to a party providing insurance to a lessee of an item.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests a computer-readable medium encoded with processing instructions for implementing a method, performed by a computer, for determining an

insurance premium to be charged to a party providing insurance to a lessee of an item (See Thompson, Page 2, Paragraph 0015; Page 8, Paragraph 0117).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(S) As per claim 71, Osborn discloses an apparatus for providing an incentive relating to a sale or lease of an item, comprising: a processor (See Osborn Col.4, lines 28-34); and a memory in electrical communication with the processor, the memory for storing a plurality of processing instructions for enabling the processor to: receive an indication of a class of items for which insurance is to be provided to a buyer or lessee residing in a geographic region (See Osborn, Col.1, lines 53-65); complete a sale or lease of one of the class of items to a particular buyer residing in the geographic region (See Osborn Col.1, lines 53-65); confirm that the buyer or lessee resides in the geographic region (See Osborn Col.1, lines 53-65); a paid insurance policy including at least the minimum insurance required of the buyer or lessee for the geographic region (See Osborn, Col.1, lines 53-65).

Joao does not explicitly disclose provide, as an incentive included in the sale or lease price of the vehicle to the buyer or lessee.

However, this feature is known in the art, as evidenced by Thompson. In particular, Thompson suggests provide, as an incentive included in the sale or lease price of the vehicle to the buyer or lessee (See Thompson, Page 7, Paragraph 0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(T) As per claims 72, 76 and 82, Osborn discloses an apparatus wherein the vehicle is an automobile (See Osborn, Col.1, lines 53-65); and the paid insurance policy is in accordance with at least the minimum requirements for an automobile set by a state within which the geographic region resides (See Osborn, Col.1, lines 53-67).

(U) As per claims 73, 77 and 83, Thompson discloses an apparatus wherein the paid insurance policy includes at least one of the group comprising collision coverage, uninsured motorist coverage and liability coverage (See Thompson, Page 6, Paragraph 0090).

(V) Claims 75 and 80 recite the same limitations as claim 68 above, are therefore rejected under the same rationale.

(W) As per claims 78 and 84, Thompson discloses the apparatus wherein the characteristics of the motor vehicle include, for the identified model of the automobile, are selected from the group comprising occurrences of automobile accidents, occurrences of theft, occurrences of vandalism and occurrences of other losses (See Thompson, Page 6, Paragraph 0090).

(X) As per claims 79 and 85, Osborn discloses the apparatus wherein the expected demographics of the buyer or lessee are selected from the group comprising age, sex, marital status, anticipated vehicle usage and driver history (See Osborn, Col.1, lines 53-65).

(Y) Claim 81 recites the same limitation as claim 71 above, is therefore rejected under the same rationale.

7. Claims 74, 86-97 are rejected under 35 U.S.C. 103(a) as being unpatentable over Osborn et al (6,182,048) in view of Thomson et al (2003/0061104).

(A) As per claim 74, Osborn discloses comprising:

receiving an indication of a model of vehicle for which insurance is to be provided to a buyer or lessee residing in a geographic region (See Osborn Col.1, lines 53-65);

completing a sale or lease of one of the model of vehicle to a particular buyer residing in the geographic region (See Osborn Col.1, lines 53-65); confirm that the buyer or lessee resides in the geographic region (See Osborn Col.1, lines 53-65); a paid

insurance policy including at least the minimum insurance required of the buyer or lessee for the geographic region (See Osborn Col.1, lines 53-65).

Osborn does not explicitly disclose a method of using a computer system to provide an incentive relating to a sale or lease of a vehicle, and provide, as an incentive included in the sale or lease price of the vehicle to the buyer or lessee; transmitting, via said computer system, information regarding the sale or lease to a third party for initiation of said insurance policy.

However, these features are known in the art, as evidenced by Thompson. In particular, Thompson suggests a method of using a computer system to provide an incentive relating to a sale or lease of a vehicle, and provide, as an incentive included in the sale or lease price of the vehicle to the buyer or lessee (See Thompson, Page 7, Paragraphs 0092-0096); transmitting, via said computer system, information regarding the sale or lease to a third party for initiation of said insurance policy (See Thompson, Page 1, Paragraph 0014-0015).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(B) As per claim 86, Osborn discloses a processor (See Osborn Col.4, lines 28-34); and a memory disposed in communication with the processor, said processor

configured to (See Osborn, Col.2, lines 60-67); transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, confirm that said buyer or lessee resides in the geographic region (See Osborn, Col.1, lines 53-65); and provide, in a sales or lease agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a system for providing an incentive to purchase or lease a vehicle; said offer comprising a time period in which an insurance policy covering a loss relating to said vehicle is to be provided as an incentive to purchase or lease said vehicle.

However, these features are known in the art, as evidenced by Thompson. In particular, Thompson suggests a system for providing an incentive to purchase or lease a vehicle (See Thompson, Page 6, Paragraphs 0090-0092); said offer comprising a time period in which an insurance policy covering a loss relating to said vehicle is to be provided as an incentive to purchase or lease said vehicle (See Thompson, Page 6, Paragraphs 0090-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(C) As per claims 87 and 93, Osborn discloses a processor (See Osborn Col.4, lines 28-34); and a memory disposed in communication with the processor, said processor configured to: calculate a cost for an insurance policy for a period of time covering a loss relating to said vehicle based on a residence address of a buyer or lessee of said vehicle (See Osborn, Col.1, lines 53-65); transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment, confirm that the buyer or lessee resides in the geographic region; and provide, in a sales or lease agreement, a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee.

Osborn does not explicitly disclose a system for providing an incentive to purchase or lease a vehicle; transmit data regarding the purchase or lease of said vehicle to a third party for payment of said insurance policy cost,

said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle.

However, these features are known in the art, as evidenced by Thompson. In particular, Thompson suggests a system for providing an incentive to purchase or lease a vehicle (See Thompson, Page 6, Paragraphs 0090-0092), transmit data regarding the purchase or lease of said vehicle to a third party for payment of said insurance policy cost (See Thompson, Page 6, Paragraphs 0090-0092), said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle (See Thompson, Page 6, Paragraphs 0090-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(D) As per claims 88 and 94,Osborn discloses a system for providing an incentive to purchase or lease a vehicle comprising: a processor (See Osborn, Col.4, lines 28-34); and a memory disposed in communication with the processor, said processor configured to: receive an acceptance of said offer (See Osborn, Col.3, lines 1-26); receive a confirmation that said buyer or lessee resides in the geographic region (See Osborn Col.1, lines 53-65); transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment (See Osborn, Col.1, lines 53-65), transmit to said buyer or lessee a confirmation of a provision of said insurance policy for said vehicle without consideration of individual statistics of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a system for providing an incentive to purchase or lease a vehicle, said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle.

However, these features are known in the art, as evidenced by Thompson. In particular, Thompson suggests a system for providing an incentive to purchase or lease

a vehicle (See Thompson, Page 6, Paragraphs 0090-0092), said offer comprising an insurance policy covering a loss relating to said vehicle for said time period to be provided as an incentive to purchase or lease said vehicle (See Thompson, Page 6, Paragraphs 0090-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(E) Claims 89 and 95 recites the same limitations as claim 86 above, are therefore rejected under the same rationale.

(F) As per claim 90, Osborn discloses a processor (See Osborn, Col.4, lines 28-34); and a memory disposed in communication with the processor, said processor configured to: confirm that said buyer or lessee resides in the geographic region (See Osborn, Col.1, lines 53-65); transmit an offer to purchase or lease said vehicle to a buyer or lessee in a geographic region for a periodic payment (See Osborn, Col.1, lines 53-65), provide said insurance policy for said vehicle without consideration of the age of the buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a system for providing an incentive to purchase or lease a vehicle, said offer comprising an insurance policy covering a loss

relating to said vehicle for a time period as an incentive to purchase or lease said vehicle without cost to the buyer or lessee.

However, these features are known in the art, as evidenced by Thompson. In particular, Thompson suggests a system for providing an incentive to purchase or lease a vehicle (See Thompson, Page 6, Paragraphs 0090-0092), said offer comprising an insurance policy covering a loss relating to said vehicle for a time period as an incentive to purchase or lease said vehicle without cost to the buyer or lessee (See Thompson, Page 6, Paragraphs 0090-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(G) As per claims 91 and 96, Osborn discloses a system for providing an incentive to purchase or lease a vehicle comprising: a processor (See Osborn, Col.4, lines 28-34); and a memory disposed in communication with the processor, said processor configured to: receive an acceptance from a buyer or lessee (See Osborn, Col.3, lines – 1-26); confirm that said buyer or lessee resides in the geographic region (See Osborn, Col.1, lines 53-65); said insurance policy based upon (1) the class of vehicle to be leased or purchased (See Osborn, Col.2, lines 60-67 to Col.3, line 14) and (2) a

geographic region in which a potential buyer or lessee resides (See Osborn, Col.1, lines 53-65); and subsequently:

transmit an offer, including said offer price, to purchase or lease said vehicle, including said insurance policy, to a potential buyer or lessee (See Osborn Col.2, lines 60-67 to Col.3, line 26); provide said insurance policy to said buyer or lessee (See Osborn, Col.1, lines 53-65).

Osborn does not explicitly disclose a system for providing an incentive to purchase or lease a vehicle; calculate an offer price for a sale or lease of a vehicle including an insurance policy covering a loss relating to said vehicle as an incentive to purchase or lease said vehicle.

However, these features are known in the art, as evidenced by Thompson. In particular, Thompson suggests a system for providing an incentive to purchase or lease a vehicle (See Thompson, Page 6, Paragraphs 0090-0092); calculate an offer price for a sale or lease of a vehicle including an insurance policy covering a loss relating to said vehicle as an incentive to purchase or lease said vehicle (See Thompson, Page 6, Paragraphs 0090-0092).

It would have been obvious to one of ordinary skill in the art at the time of the invention to have included the features of Thompson within the system of Osborn with the motivation of providing an electronic warranty administration system that interfaces between customers and sellers and/or manufacturers (See Thompson, Page 2, Paragraph 0016).

(H) Claims 92 and 97 recites the same limitations as claim 87 above, are therefore rejected under the same rationale.

Response to Arguments

8. Applicant's arguments filed on 9/6/06 with respect to claims 18-19, 24-29, 60-69 and 71-79 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

9. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. The cited but not the applied art teaches motor vehicle monitoring system for determining a cost of insurance (5,797,134).

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Vanel Frenel whose telephone number is 571-272-6769. The examiner can normally be reached on Monday-Thursday from 6:30am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Joseph Thomas can be reached on 571-272-6776. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

V.F
V.F

November 11, 2006

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SUPERVISORY PATENT EXAMINER